

## Guidance Notes

### Local Government Pension Scheme (Postponement - Seasonal Employee)

To help people save more for their retirement, the government requires employers to provide their workers with access to a workplace pension.

As an employee with a seasonal contract of employment, the Council is, as allowed by law, to postpone for a period of 3 months from the commencement of your employment, a decision about bringing you into the Local Government Pension Scheme (LGPS) under that contract. You will therefore **not**, from the commencement of employment, be enrolled into the LGPS in relation to that contract. However, you have the right to opt to join the LGPS in respect of that contract if you so wish.

#### **What do I have to do if I want to join the Local Government Pension Scheme (LGPS) now?**

If you want to join the LGPS, please:

- Send a letter, signed by you, to Payroll and Pensions, South Ayrshire Council, Wellington Square, Ayr, KA7 1DR, stating the name of the post (s) in which you wish to join the scheme; or
- send an email with your request containing the phrase *"I confirm I personally submitted this notice to join The Local Government Pension Scheme"* to [PayrollAndPensions@south-ayrshire.gov.uk](mailto:PayrollAndPensions@south-ayrshire.gov.uk)

You will then be sent further information on the scheme, including relevant forms to complete, and will be enrolled into the LGPS.

If you join the LGPS, then both you and the Council will pay into the LGPS each pay period and the government will also contribute through tax relief. The Council will make the required employer contribution to the scheme as determined at each triennial valuation of the Fund by the Pension Fund's appointed actuary.

The LGPS complies with the requirements of the Pensions Act 2008 to be both an automatic enrolment scheme and a qualifying scheme, which means that it meets or exceeds the government's standards.

#### **What will happen at the end of the 3 month period if I have not already opted to join the LGPS?**

If you have not already opted to join the LGPS, you will be **contractually enrolled into the LGPS** from the beginning of the pay period after the 3 months employment.

However, you will be able to opt out following your enrolment if you do not wish to remain a member of the scheme (or decide at some later date that you do not wish to be a member). **You can do this by obtaining an Opting Out Form and For Your Future Leaflet from the Strathclyde Pension Fund website [www.spfo.org.uk](http://www.spfo.org.uk) or contact Strathclyde Pension Fund Customer Services on 0345 890 8999 for further information.** Please note, however, that you will not be able to sign and date the opting out form until, at the earliest, the first day of membership of the scheme. If you make a valid opt out within 3 months of being enrolled

into the LGPS, you would be treated for all purposes as not having become an active member of the LGPS on that occasion and the Council will refund to you the contributions paid by you. If you were to opt out after being a member for more than 3 months, you would be entitled only to the benefits that are due under the rules of the LGPS.

Alternatively, if you wanted to stay in the pension scheme but felt that you could not afford to make the full contributions, the LGPS offers a 50/50 option. The 50/50 section of the scheme allows you to pay half your normal contributions and build up half your normal pension during the time you are in that scheme.

### **A commitment from the Council**

If you join the LGPS the Council must continue to maintain your membership of it (unless you personally choose to opt out of membership of the scheme or cease to be eligible for membership), and the Council must ensure the scheme continues to meet certain government standards. If you join the LGPS and the Council were ever to cease to offer you membership of the scheme, or you cease to be eligible for membership of it whilst in our employment, or the scheme changes in such a way that it no longer meets the government standards, the Council would, if you are under age 75 and earn more than £6,240 (current figure) or pro-rata per pay period, immediately have to put you into another scheme that meets those government standards.

### **Where to go for further information**

For further information on the Local Government Pension Scheme please visit: [www.spfo.org.uk](http://www.spfo.org.uk).

If you have any questions about the scheme, please contact Strathclyde Pension Fund on 0345 890 8999 or write to Strathclyde Pension Fund Office, PO Box 27001, Glasgow G2 9EW.

If you have any queries, or you think that the Council has incorrectly determined your status because you believe you have a period of continuous employment that is for 3 months or more, please contact [PayrollAndPensions@south-ayrshire.gov.uk](mailto:PayrollAndPensions@south-ayrshire.gov.uk)

For more general information about pensions and saving for retirement please visit [www.direct.gov.uk/workplacepensions](http://www.direct.gov.uk/workplacepensions).